

403.031/10025985

DECLARATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor [if only one name is listed below] or an original, first and joint inventor [if plural names are listed below] of the subject matter which is claimed and for which a patent is sought on the invention entitled:

A METHOD AND SYSTEM FOR RULES BASED UNDERWRITING

the specification of which [check one]

 is attached hereto was filed on _____ as Application Serial No. _____ and was amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations §1.56(a). I hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

PRIOR FOREIGN APPLICATION(S)

Priority Claimed

(Number)	(Country)	(Day/Month/Year filed)	Yes	No
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(Number)	(Country)	(Day/Month/Year filed)	Yes	No
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(Number)	(Country)	(Day/Month/Year filed)	Yes	No
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I hereby claim the benefit under Title 35, United States Code §120 of any United States application(s) listed below and/or as the subject matter of each of the claims of this application is not disclosed in the prior U.S. application in the manner provided by the first paragraph of Title 35, U.S.C. §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application.

(Application Serial No.)	(Filing Date)	(Status: patented, pending, abandoned)
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(Application Serial No.)	(Filing Date)	(Status: patented, pending, abandoned)
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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full Name of First or Sole Inventor	Signature of First or Sole Inventor	Date
Joan M. Sweeney	<i>Joan Sweeney</i>	9/28/01
Residence Address	Country of Citizenship	
10801 Tradewind Court, Oakton, VA 22124	United States of America	
Post Office Address		
same as above		
Full Name of Second Inventor (if any)	Signature of Second Inventor	Date
Residence Address	Country of Citizenship	
Post Office Address		
Full Name of Third Inventor (if any)	Signature of Third Inventor	Date
Residence Address	Country of Citizenship	
Post Office Address		

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Joan M. Sweeney

Docket No. 403.031/10025985

Serial No.: To Be Assigned

Filed: Herewith

Title: A METHOD AND SYSTEM FOR
RULES BASED UNDERWRITING

POWER OF ATTORNEY BY ASSIGNEE

Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

As named Assignee for the above-identified application, it is requested that the following attorneys be appointed to prosecute and transact all business in the Patent and Trademark Office connected therewith.

Mark Ungerma, Reg. No. 32,070;
Robert J. Koch, Reg. No. 26,637; and
Lisa M. Coward, Reg. No. 44,091.

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BUSINESS LOAN EXPRESS, INC.

Date: 9/28/01

Bonnie B. Stein
Name: Bonnie B. Stein
Title: Executive Vice President